

# About our insurance services



## The Financial Conduct Authority ("FCA")

The **FCA** is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

## Whose products do we offer?

We offer **Personal Guarantee Insurance**. This insurance is underwritten by Markel International Insurance Company Limited.

Please refer to the **Policy Summary** for the full terms and conditions of this insurance contract.

## Which service will we provide you with?

You will not receive any advice or a recommendation from us for **Personal Guarantee Insurance**. We will ask you questions to narrow down whether you are eligible for insurance cover and, if eligible, we will provide you with a quotation for insurance.

You will then need to make your own choice about how to proceed.

## What will you have to pay us for our services?

Administration Fees may be payable by you for our services. These are detailed in **Your Quotation** and **Terms of Business**.

## Who regulates us?

Purbeck Insurance Services is a trading name of Purbeck UK Limited which is a company registered in England and Wales under company number 10345620 and has its registered office at 20 – 22 Wenlock Road, London, N1 7GU.

Purbeck UK Limited is authorised and regulated by the **FCA** with **Financial Services Register** number is 756820.

Our permitted business is to undertake Insurance Mediation activities for non-investment insurance contracts on a non-advised basis.

You can check this on the **Financial Services Register** by visiting the **FCA's** website <https://www.fca.org.uk/firms/financial-services-register> or by contacting the **FCA** on 0800 111 6768.

## Ownership

Purbeck UK Limited and is a privately-owned insurance intermediary.

The insurance undertaking, Markel International Insurance Company Limited, holds 10% of the direct capital and voting rights in Purbeck UK Limited.

## What to do if you have a complaint

If you wish to register a complaint, please contact us:

- ... **in writing** Write to Purbeck Insurance Services, Eleven Arches House, 125 Yates Avenue, Rugby, Warwickshire, CV21 1FD
- ... **by phone** Telephone +44 (0) 20 8004 7252
- ... **by E-Mail** [contact@purbeckinsurance.co.uk](mailto:contact@purbeckinsurance.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

- ... **in writing** Write to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- ... **by phone** Telephone +44 (0) 800 0234 567 (normally free for landline users)  
Telephone +44 (0) 300 1239 123 (charged at the same rate as 01 or 02 numbers on mobile phone tariffs)
- ... **by E-Mail** [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

If you were sold this product online or by other electronic means and within the European Union ("EU") you may refer your complaint to the EU Online Dispute Resolution ("ODR") platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

## Are we covered by the Financial Services Compensation Scheme ("FSCS")?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

## Other information

Your **Personal Guarantee Insurance** policy arranged by Purbeck UK Limited, is part reinsured by a reinsurance vehicle that has common ownership with Purbeck UK Limited. As such Purbeck UK Limited, through its common ownership, has an interest in the underwriting outcome of your **Personal Guarantee Insurance** policy.



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Purbeck UK Limited is a Managing General Agent and has binding authority to enter into and administer contracts of insurance on behalf of Markel International Insurance Company Limited.

Markel International Insurance Company Limited is authorised and regulated by the Prudential Regulatory Authority and is regulated by the Financial Conduct Authority and the Prudential Regulatory Authority.